



## Disputed and Fraudulent Transactions in Access Online

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# Training Topics

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# Training Objectives

- **What you will learn from the Disputed and Fraudulent Transactions in Access Online training:**
  - The difference between a disputed and fraudulent transaction.
  - What are the Dispute and Fraud processes.
  - How to decide which process is necessary based on the transaction in question.
  - How to initiate and complete the Dispute and Fraud processes and what to expect from U.S. Bank and the CCSC.
  - Where to find guides and reference materials to assist you in completing the Dispute and Fraud processes.



# Reference Materials

## ■ Documentation on the Dispute and Fraud Processes



- CCSC Purchase Card Program Guides
  - These manuals and guides outline program oversight responsibilities regarding the charge card program. The [Cardholder's Purchase Card Program Guide](#), [Approving Official's Purchase Card Program Guide](#), and [Coordinator's Purchase Card Program Guide](#) all contain information regarding the Dispute and Fraud processes across different scenarios. These guides are on the [CCSC Web site's Guides and Reference Materials page](#).
- CCSC Communication, [Disputes & Fraud Process/Instructions for Cardholder](#), dated December 2, 2011.
- U.S. Bank Access Online Web-Based Training
  - This training module provided by U.S. Bank houses user guides and Quick References guides for all areas of the Access Online system, including how to properly [Dispute a Transaction](#).

## ■ Access Online Assistance

- Call or e-mail for Access Online Program Support: 800-254-9885/[accessonlinesupport@usbank.com](mailto:accessonlinesupport@usbank.com)
- Call for Access Online Cardholder Support: 888-994-6722
- Send an e-mail to the [CCSC Inbox](#)



# Overview of the Dispute and Fraud Processes

## ■ What these processes are for:

- The Dispute and Fraud processes are the required avenues for dealing with questionable, incorrect, or fraudulent transactions in Access Online.

## ■ When these processes should be used:

- When you realize that your card has been compromised, or that there is a transactional discrepancy, it is your duty to immediately report the issue appropriately to prevent misuse.

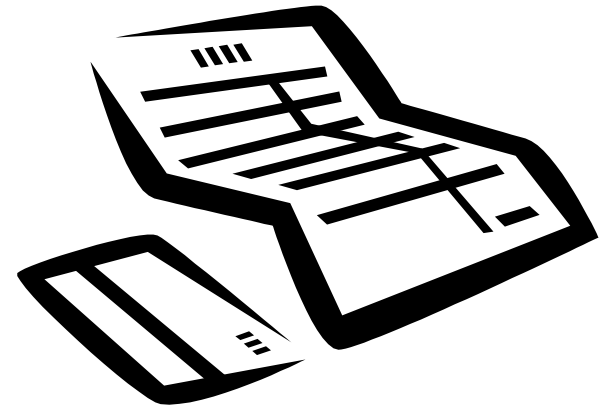
## ■ Definitions:

- Fraud: A third-party unauthorized use of a card.
- Disputed Case: A disagreement between the merchant and the cardholder, where the cardholder is asking for their Issuer's assistance.



# Dispute Cases

## Initiating a Dispute Case



# Initiating a Dispute Case

## ■ Common Reasons for Disputing Transactions:

- Did not receive merchandise/service within 30 days from the posting date in Access Online.
- Returned the merchandise.
- Do not recognize the transaction.
- A transaction processed multiple times.

## • Before Disputing a Transaction:

- Review invoices and receipts for the amount in question as the transaction may have posted on Access Online's Transaction Management page under a different merchant name or different amount.
- Reach out to the merchant associated with the transaction in question and attempt to resolve the issue as the discrepancy may have been a simple mistake.



# Initiating a Dispute Case, cont'd.

## ■ Options for Submitting a Dispute Case:

- There are two options to choose from to initiate a dispute:
  - Use the Dispute functionality in Access Online's Transaction Management page to dispute a transaction. Most disputes just need the online form filled out, but some disputes ask you to print and sign the form and also send in additional information.
  - Complete the [Cardholder Statement of Questioned Item \(CSQI\)](#) form located on U.S. Bank's Web site, fax it directly to U.S. Bank, and then contact U.S. Bank Government Services at 888-994-6722:
    - Fax Number: 1-866-229-9625
    - Attn: Dispute Department

## ■ Time Frames for Submitting Dispute Cases:

- Access Online's Transaction Management: Must be done within 90 days of the transaction's posted date in Access Online.
- CSQI form and Calling U.S. Bank Government Services: Must be initiated within 90 days of the transaction's posted date in Access Online.
- After 90 days, call U.S. Bank Government Services or fax a letter.





# Initiating a Dispute Case, cont'd.

## ■ What is the process for disputing a transaction?

1. You can select one of the two available options to initiate your dispute case—use Access Online to dispute the transaction or complete the CSQI form and contact U.S. Bank.
2. When U.S. Bank receives the CSQI form:
  - The transactions is visually labeled as Disputed in Access Online.
  - The amount is suspended.
  - A notification is sent to you regarding the status of your claim and, possibly, request for additional information. **Note:** These letters may be time-sensitive and require a timely response from you.
3. After all dispute criteria are met, U.S. Bank attempts to return the disputed charge amount to you and charge the transaction back (chargeback) to the merchant. If this occurs, your account receives a provisional credit to cancel out the disputed amount.
4. The merchant is given the opportunity to submit a rebuttal through Visa and MasterCard. U.S. Bank may ask you to provide an updated response and/or additional information.
5. If the dispute is resolved in your favor, the provisional credit remains on your account. If the dispute is lost, U.S. Bank removes the provisional credit.

**Note:** Dispute cases can be lengthy and are not guaranteed to be successful. U.S. Bank is required to follow Visa and MasterCard regulations for disputes.



# Initiating a Dispute Case, cont'd.

## ■ Are Convenience Checks disputable?

- Convenience Checks **cannot** be disputed through Access Online. If the check was just written, you must contact U.S. Bank at 888-994-6722 to stop payment.
- U.S. Bank stops payment on the reported Convenience Check within 24 hours of your call. Stop payment requests on Convenience Checks do not cost a fee.
- You must work with the vendor to resolve the dispute post stop payment by U.S. Bank.
- If the check transaction has populated in Access Online, it has been paid already and a stop payment request cannot be issued. In this case, your only option is to work with your LAPC and the vendor to resolve the dispute.
- If a check transaction has populated in Access Online and you do not remember issuing the payment, request a copy of the check and report the possible fraud to U.S. Bank.



# Disputed Transaction in Access Online

- The following is an example of how a disputed transaction displays in Access Online.

<input type="checkbox"/>	Ⓢ	<a href="#">Pending</a>		<a href="#">05/21</a>	05/24	PAGE CUSTO
<input type="checkbox"/>		<a href="#">Pending</a>	MM	<a href="#">05/20</a>	05/21	PLATT ELEC
<input type="checkbox"/>		<a href="#">Pending</a>		<a href="#">05/20</a>	05/21	PLATT ELEC
<input type="checkbox"/>		<a href="#">Pending</a>		<a href="#">05/20</a>	05/21	THATCHER C
<input type="checkbox"/>		<a href="#">Pending</a>	MM	<a href="#">05/18</a>	05/20	MCMASTER-C
<input type="checkbox"/>		<a href="#">Pending</a>		<a href="#">05/20</a>	05/20	IMPAC REBA
<input type="checkbox"/>		<a href="#">Pending</a>	MM	<a href="#">05/18</a>	05/19	DOD EMALL
<input type="checkbox"/>		<a href="#">Pending</a>	MM	<a href="#">05/18</a>	05/19	DOD EMALL



# Reporting Fraudulent Activity

## Reporting Fraudulent Activity



# Reporting Fraudulent Activity

## ■ Common Reasons for Reporting Fraudulent Activity:

- Active transactions occur after you report the card as lost or stolen.
- Transactions that occur out of the cardholder's home area and the cardholder still has their card.
- Internet charges occur at Web sites that you did not use.

## ■ Before Reporting Fraudulent Activity:

- Review questionable transactions carefully as the transaction may have posted in Access Online's Transaction Management under a different merchant name or different amount.
- Know that your account is immediately closed (FR-Fraud) and a new card is mailed to you with a new account number once you report the fraud.



# Reporting Fraudulent Activity, cont'd.

## ■ Initiating a Fraud Case:

- There is one option only to use to report fraudulent activity—contacting U.S. Bank Government Services at 888-994-6722.

## ■ What is the process for reporting fraudulent activity?

### 1. Contact U.S. Bank Government Services.

The bank closes your account, transfers your account information to a new account, and issues you a new card.

### 2. You are transferred to the U.S. Bank's fraud department (800-523-9078), where they review the current activity on the account with you:

- The representative initiates the case by marking the authorizations and/or transactions that have posted to the account that are believed to be fraudulent transactions.



# Reporting Fraudulent Activity, cont'd.

- A *Statement of Fraud* form is generated based on the posted fraud transactions and mailed to you within three weeks of the call or ask the representative to send the form to you via e-mail.  
**Note:** Verify your mailing address and e-mail address before ending the call.
- If the case is started on authorization activity and the transactions never post, a *Statement of Fraud* letter is not generated and the case is closed.

3. Complete and return the *Statement of Fraud* form to the Fraud Department **by the due date** on the letter by one of the following methods:

- USPS: address on the form.
- Fax: number on the form.

**Note:** If the signed *Statement of Fraud* is not received by the bank, the bank reapplies the charges to the new account and the Cardholder is liable to pay for them.



# Reporting Fraudulent Activity, cont'd.

## ■ CCSC Involvement and the Fraud Report:

- The CCSC does not participate in or manage the *Statement of Fraud* process. You must complete the form and return it to U.S. Bank by the bank's required due date; otherwise, you are fiscally responsible for the transactions in question.
- The CCSC provides the **Fraud Report** to affected agencies on a bimonthly basis. Data included is generated by U.S. Bank, and manipulated by the CCSC to show open fraud cases broken out by agency. The CCSC has no say in what data is included by U.S. Bank, and the Fraud Report is strictly an oversight tool. If your name appears on the Fraud Report it is an indicator that the *Statement of Fraud* form has not been received by the bank, or that there is another issue preventing the bank from closing your fraud case.

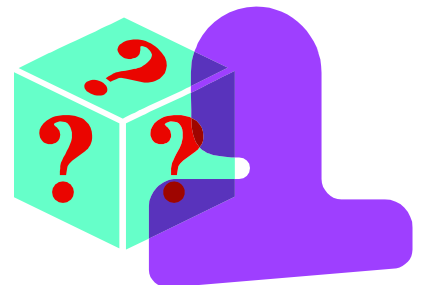
**Note:** If the signed *Statement of Fraud* is not received within 90 days, U.S. Bank charges the transaction back to the card and the cardholder is responsible for the payment of this transaction.





# Frequently Asked Questions

## FAQs



# FAQs

## ■ Can a disputed transaction cause my account to be suspended?

- If a transaction has been disputed properly, Access Online labels the transaction as Disputed on the Transaction Management page. CCSC's excludes all Disputed transactions from the CCSC's suspension process.

**Note:** If you are “planning” on disputing a transaction and have not done so within 60 days of the posted transaction date, CCSC includes the transaction in the suspension process.

## ■ How can disputed and fraudulent transactions be reconciled once the case is closed?

- Once a dispute or fraud case has been closed, if U.S. Bank rules in your favor they ensure that the appropriate credits are applied to your account. As those credits post, it is your responsibility to approve/final approve them in parallel with the disputed or fraudulent transactions, thereby cancelling the two out on your account.



# FAQs, cont'd.

- **Can a transaction be disputed after it has been approved or final approved in Access Online?**
  - Yes, if the **Dispute** button is available on Access Online's Transaction Management page. Otherwise, you can dispute by submitting a CSQI form and calling U.S. Bank.
- **Once a transaction has been disputed can the dispute case be cancelled?**
  - Yes. You must call U.S. Bank and request that the dispute be cancelled.



# Training Summary

## ■ After this training, you should know:

- The difference between a disputed or fraudulent transaction.
- The Dispute and Fraud processes.
- Which process to use based on the transaction in question.
- How to initiate and complete the Dispute and Fraud processes and what to expect from U.S. Bank and the CCSC.
- Where to find guides and reference materials to assist you in completing the Dispute and Fraud processes.





**Additional information on the Charge Card  
Service Center can be accessed at the  
[CCSC Web site](#).**